

**TRANSACTION AUTHORIZATION METHOD, SYSTEM AND DEVICE****ABSTRACT OF THE DISCLOSURE**

- 5 A method in a transaction system for authorizing a commercial transaction is disclosed. The method includes receiving transaction-related information that includes an identifier of an account. The identifier is used to access information associated with the account in the transaction system.
- Verification steps are performed on the information and an approval signal is
- 10 generated upon satisfactory verifications. The method further includes initiating connection with a communication device associated with the account. The transaction system requests a transaction confirmation from the communication device over the connection. The transaction system authorizes the commercial transaction on receiving the approval signal and
- 15 the transaction confirmation. A transaction system that performs the above method and a communication device that is able to respond to the request for a transaction confirmation are also disclosed.

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